

Air Force Reserve Command

Integrity - Service - Excellence



Retirements



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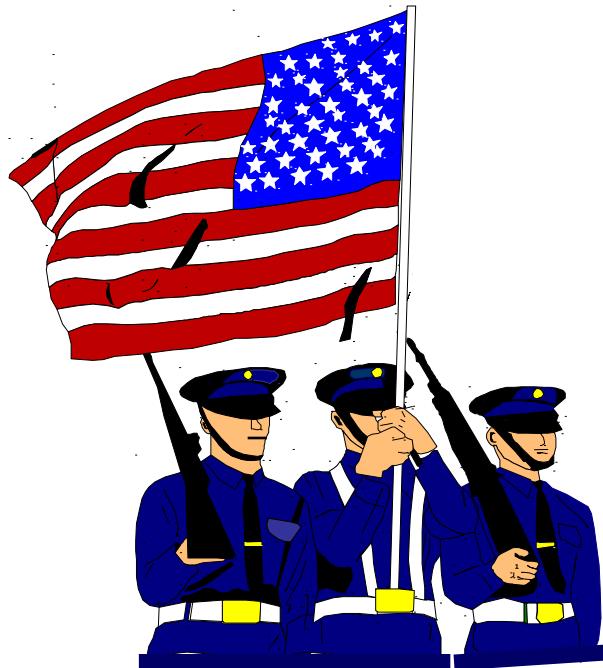
When Will You Retire?

2004

?

2008

?



2006

?

2012

?

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Retirement Life Cycle



Retired Pay

Retired Reserve

RCSBP

**Notification of
Eligibility
for Pay Letter**

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Retirement Life Cycle



**Notification of
Eligibility
for Pay Letter**

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Notification Letter

“20-Year Letter”



- **Eligibility Requirements**
 - 20 years of satisfactory service
 - Serve in Reserve component for last 6 qualifying years
- **Receive approximately 120 days after R/R close-out**
- **Call ARPC/DPP, Retirements Branch**
 - 1-800-525-0100





Retirement Life Cycle



RCSBP

**Notification of
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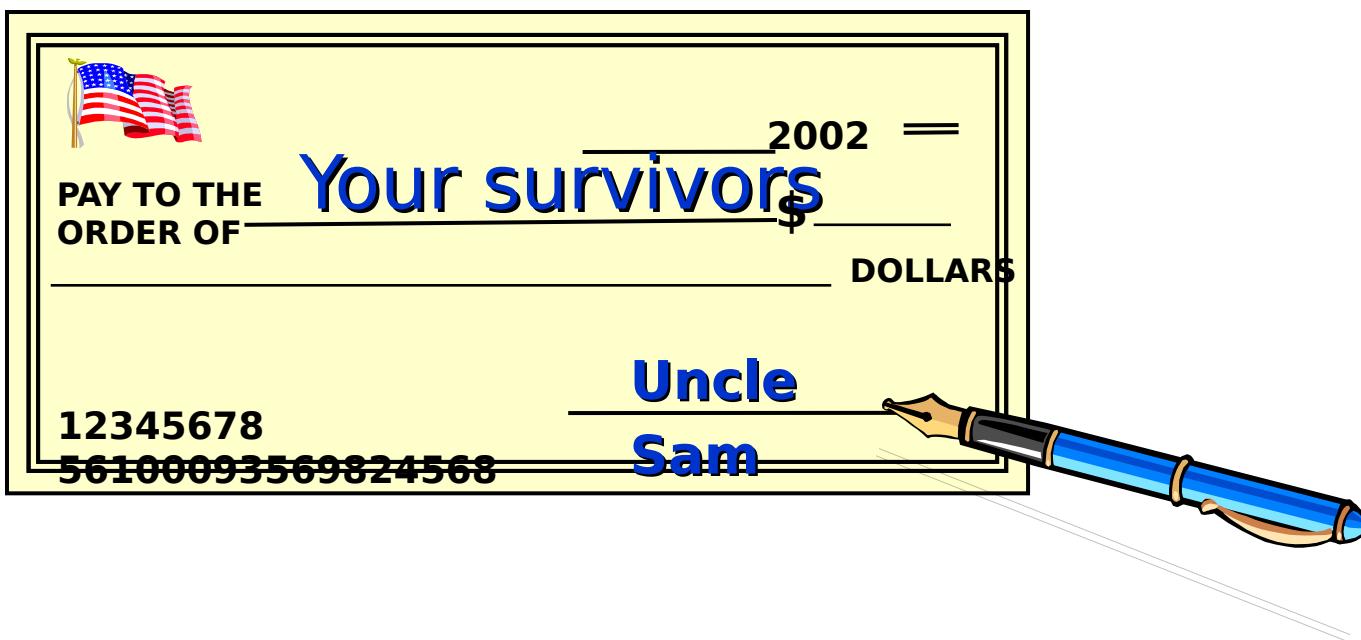
Reserve Component Survivor Benefit Plan

(RCSBP)



■ Purpose

- To provide beneficiaries a portion of a member's retired pay



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RCSBP Annuity Coverage

- Spouse only
- Spouse and children
- Children only
- Former spouse only
- Former spouse and children
- Person with insurable interest



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RCSBP



- **Timing:**
 - **Decision made upon receipt of notification letter**
 - **Three options: A, B, or C**



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RCSBP - Option A

- Defer making an election until age 60





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RSCBP - Option B

- Start annuity upon member's 60th birthday



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RCSBP - Option C

- Annuity effective immediately



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- **Failure to respond within the 90 days:**
 - **If you do have eligible family members**
 - Automatic Option C coverage for your spouse and/or children
 - You will be responsible for the premiums
 - **If you do not have dependents**
 - Automatic Option A coverage
- **Failure to provide spousal concurrence:**
 - Automatic Option C coverage for your spouse and/or children
 - You will be responsible for the premiums

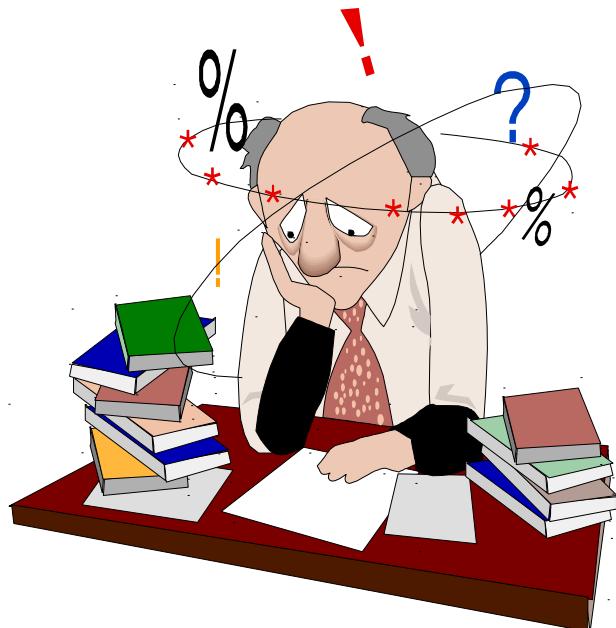


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Changes

- **Irrevocable**
- **Limited Changes**
 - Marriage
 - Divorce
 - Death of beneficiary
- **Cancel**
 - Between ages 62-63





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Just Married

- Single when eligible
- One year to elect coverage



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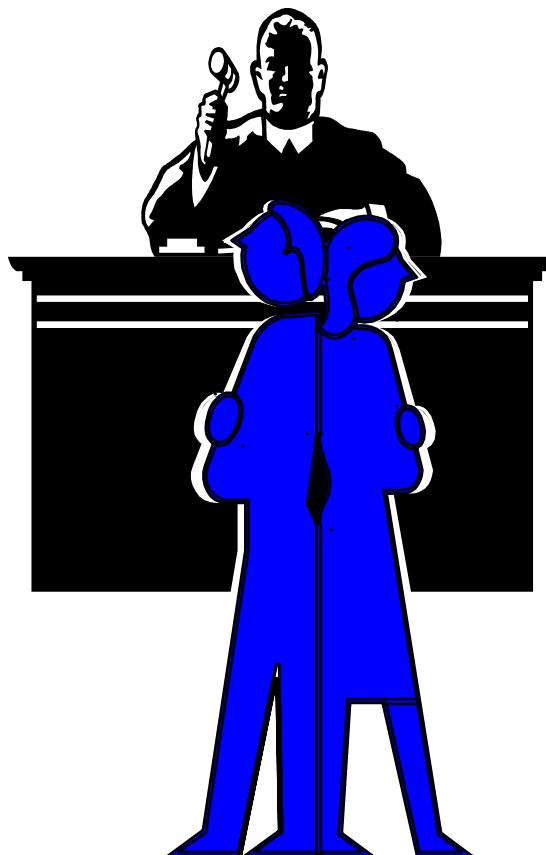


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Divorce Court

- Former spouse coverage directed



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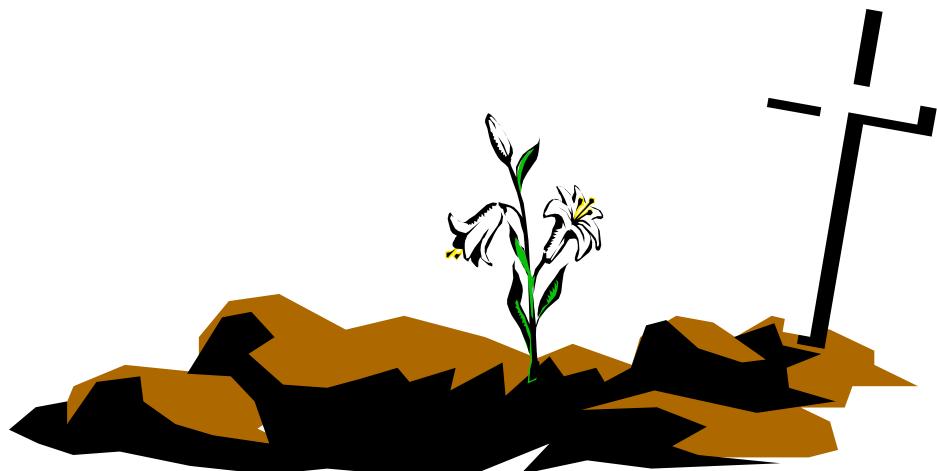


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Death of Beneficiary

- **Notify ARPC “Entitlements”**
- **Coverage suspended**
- **No cost at 60**



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Canceling

- **Cancellation**

- **Between ages 62-63**

- **May cancel SBP portion (60+ coverage)**
- **Can not cancel RCSBP portion (under 60 coverage)**

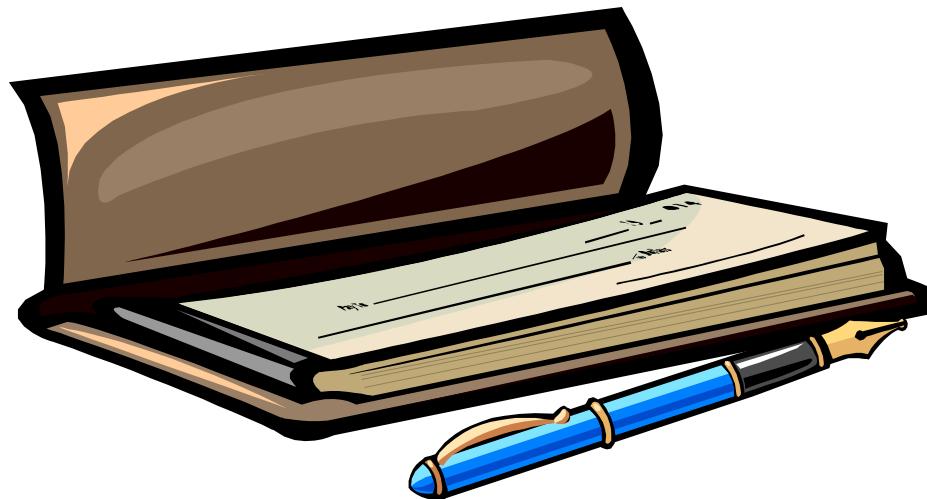


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Cost of Coverage

- Member's age
- Beneficiary's age
- Coverage selected



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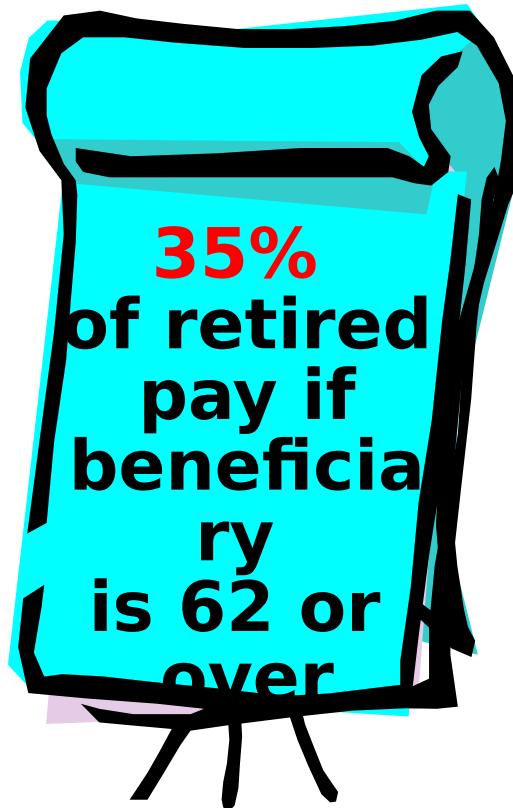


Annuity for Beneficiary

Maximum



Reduced





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Benefits Are Not Tied to RCSBP Participation



**Commissary
privileges**

Hobby shop



Golf course



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ARPC Home Page

Compute the cost of
RCSBP
**Located on our website at
arpc.afrc.af.mil**



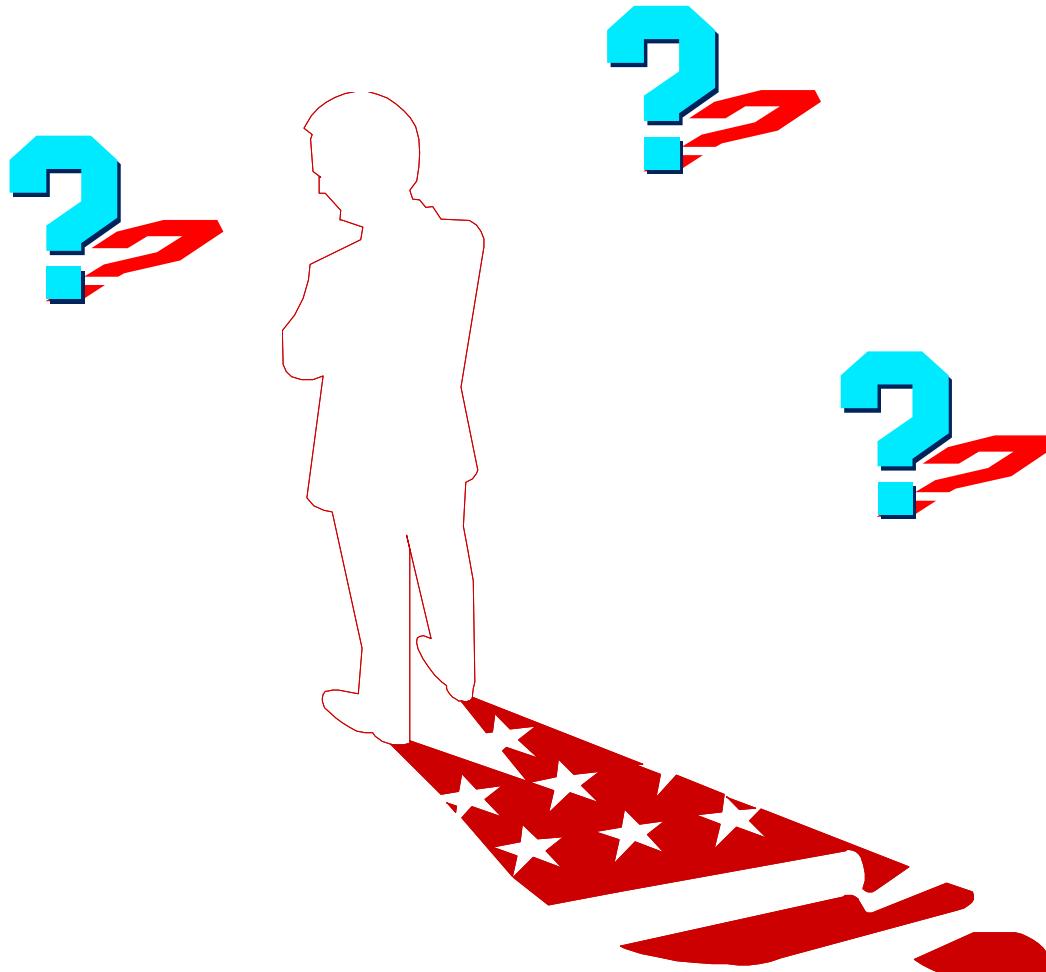
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Questions?



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Retirement Life Cycle



Retired Reserve

RCSBP

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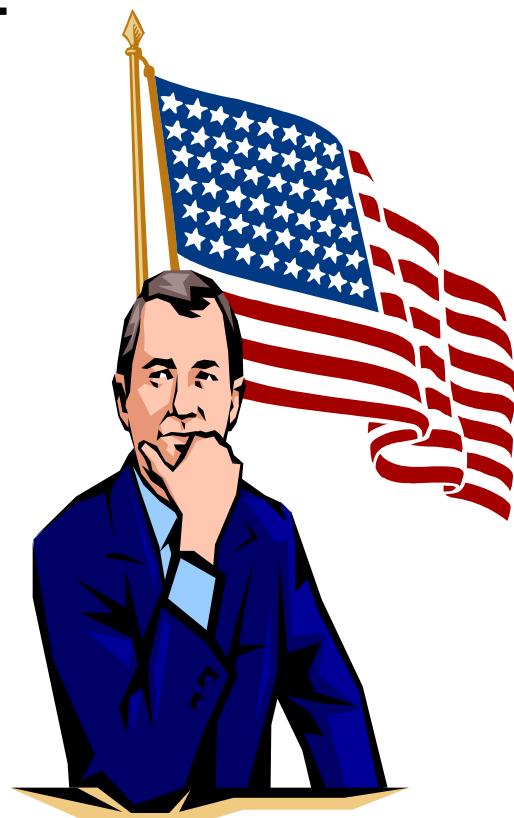


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Retired Reserve

- Must meet qualifications
 - 20 years satisfactory service
 - Last 6 in Reserve Component



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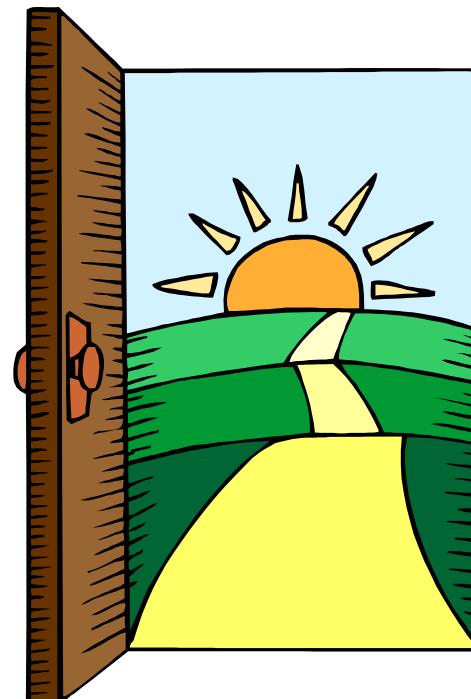


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Retired Reserve

- **Voluntary Retirement**
 - Must apply by submitting AF Form 131
- **Involuntary Retirement**
 - Transfer is automatic – no need to apply
 - Age
 - Maximum service



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Retired Reserve

- **U.S. Flag presented at no cost to member**
 - AFRC and ANG unit members provided flag by servicing Unit
 - Individual Mobilization Augmentees and Individual Ready Reservists provided flag by ARPC





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Retired Reserve

- **Highest grade held**

- **Grade approval authority:**
 - **Voluntary demotion - ARPC**
 - **Demotion for cause - SAF**



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Retired Reserve

■ Officer time-in-grade

■ Voluntary retirement

- Lt Col and above, three **satisfactory service** years TIG
- Maj and below, six **satisfactory service** months TIG

■ Involuntary retirement

- All officers separated due to age or MSD, six months TIG

■ Enlisted time-in-grade, One Day

■ ANG

- Service commitment policy for promotion for top three

■ Reserve

- New reserve service commitment policy for in-residence training (all grades) and promotions for top three



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Retired Reserve Gray-Area Benefits



**Commissary
privileges**



Hobby shop



Golf course

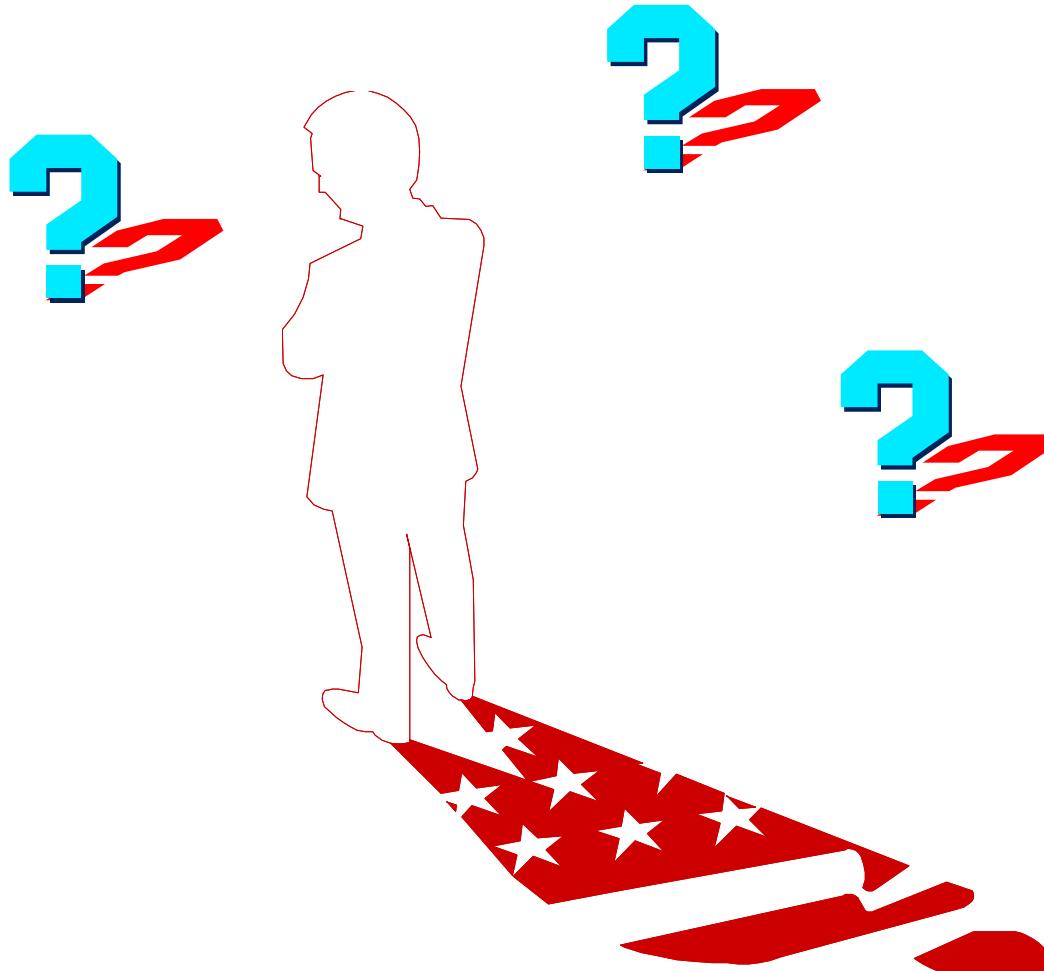




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Questions?



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Retirement Life Cycle



Retired Pay

Retired Reserve

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Retired Pay Reserve Members



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Retired Pay

- When will I see my money?
 - Age 60
 - Apply





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Retired Pay - Forms

**Retirement Branch will
send Pay Application
Forms about 4 months
prior to age 60**

**Make sure your
address is always
current!**

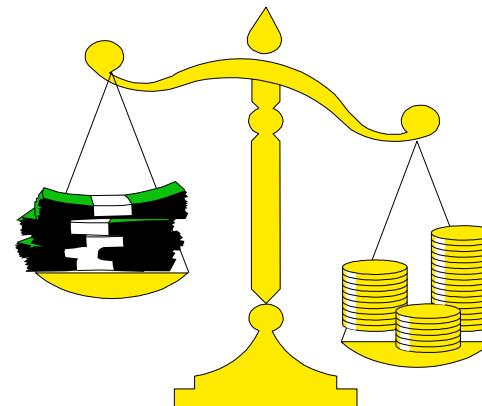


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Retired Member - Pay

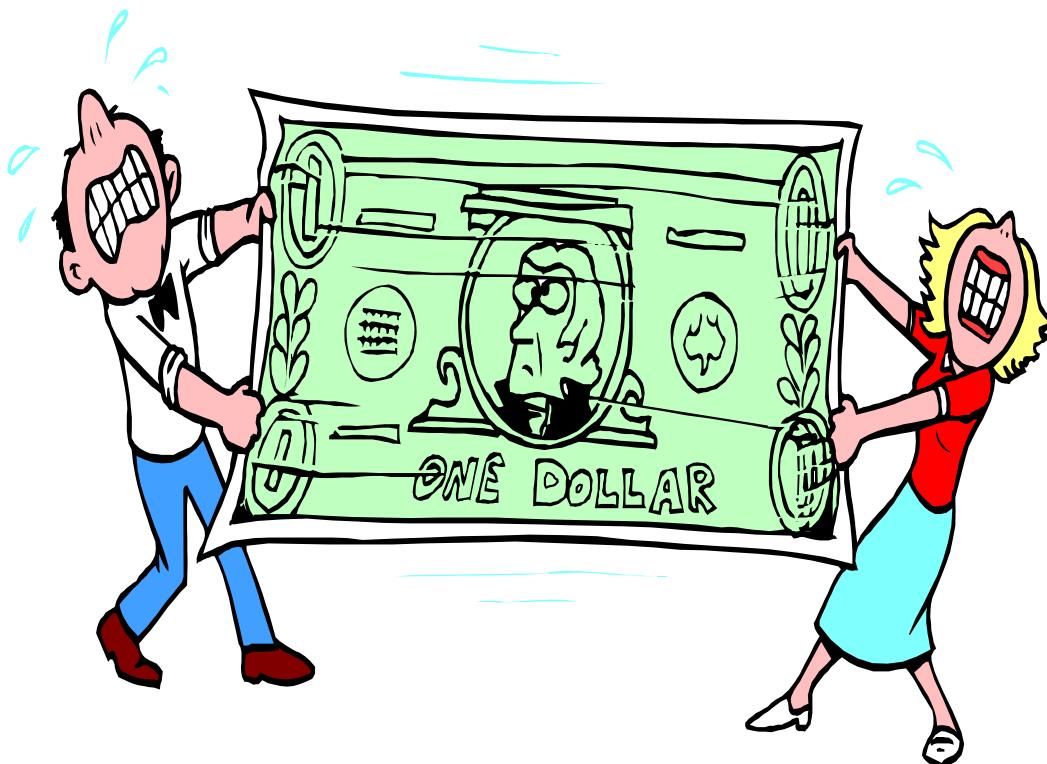
- If initial entry into military service is:
 - Prior to 8 Sep 80
 - Pay scale in effect on member's 60th birthday
 - On or after 8 Sep 80
 - Average of the last 3 years of pay scales in effect prior to your reaching age 60





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Retired Pay COLA Increases



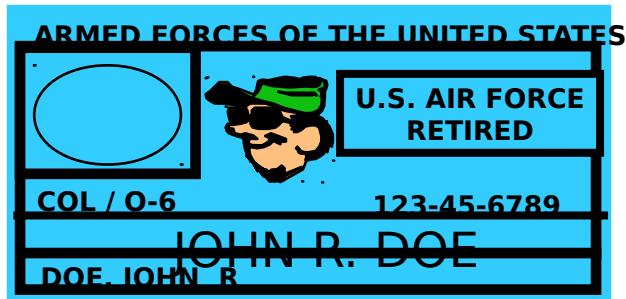
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Retired Pay - Benefits



New identification
card



Expanded
Space A Travel



Medical until age 65
Tricare for Life option at age 65

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ARPC Home Page



Compute Retired Pay



**Located on our website at
arpc.afrc.af.mil**

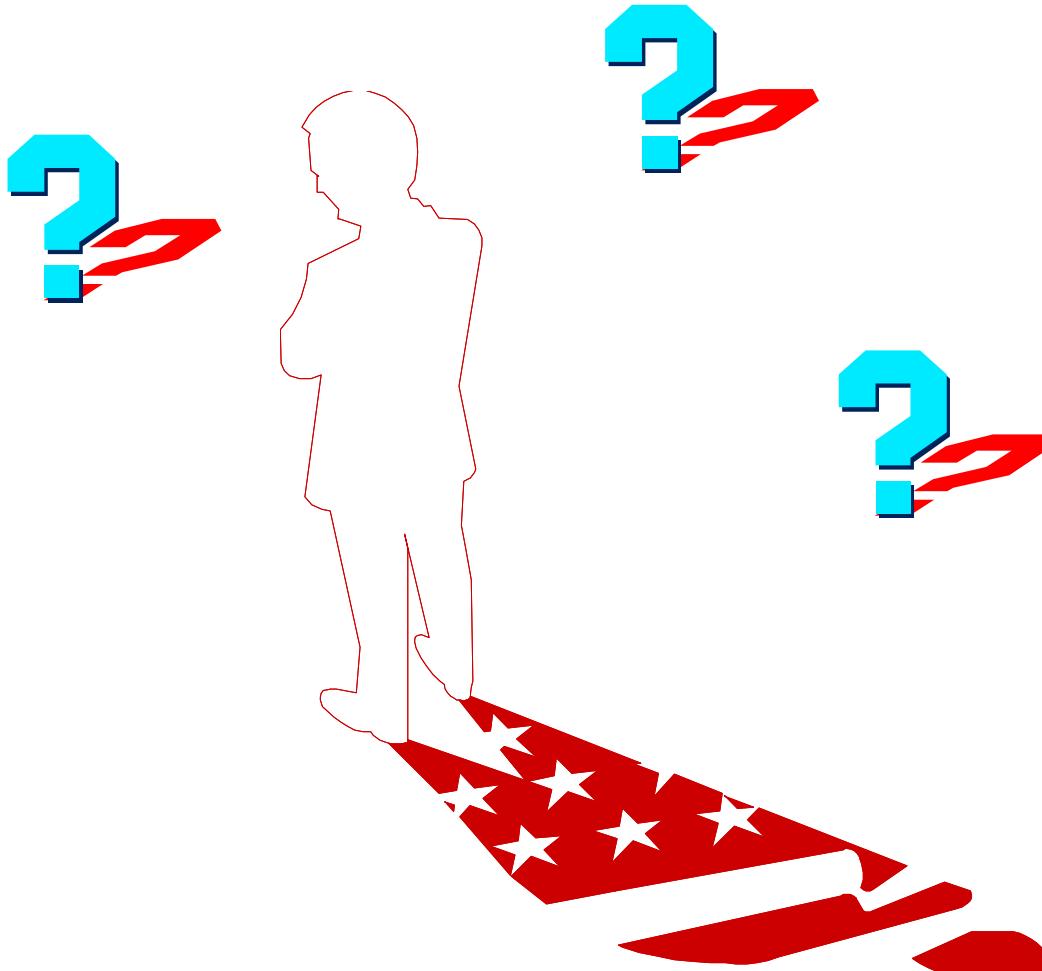
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AIR FORCE RESERVE

ABOVE & BEYOND

I n t e g r i t y - S e r v i c e - E x c e l l e n c e